REFERENCES

- Aayushi Gupta, Santosh Dev (2012), "Client Satisfaction in Indian Banks: An Empirical Study", Management Research Review, Vol 35, Iss 7.

- Angur M G, Natarrajan R and Jahera J S Jr (1999), "Service quality in the banking industry - An assessment in a developing economy", International Journal of Bank Marketing, Vol 17, No.3, pp 116 - 123.

- Cronin, JJ, Jr, MK Brady and TM Hult, (2000), "Assessing the effects of quality, value, customer satisfaction on consumer behavioral intentions in service environment", Journal of Retailing, 76(2), pp 193 – 216.

- Dixit Neha and Dutta Saroj (2010), "Acceptance of e-banking among Adult Customers: An empirical investigation in India", Journal of Internet Banking & Commerce, Vol 15, Iss 2, pp 1 – 18.

- Dutta K and Dutta A (2009), "Customer expectations and perceptions across the Indian banking industry and the resultant financial implication", Journal of Services Research, Vol 9, No 1, pp 31 – 49.

- Ganesamurthy K, Amilan S and Jothi M (2011), "The Customer's attitude on CRM practices of commercial banks in India: An Empirical study (with special reference to Sivagangai district, Tamil Nadu", Global Management Review, Vol 6, Iss 1, pp 12 – 31.

- Gefan, D (2002), "Customer loyalty in e- Commerce", Journal of the Association of Information System, 3(1), pp 27 – 51.

- Haque Ahasanul, Ismail Ahmad and Daraz Abu (2009), "Issues of E – Banking Transaction: An Empirical Investigation on Malaysian Customers Perception", Journal of Applied Sciences 9 (10), pp 1870 – 1879.

- Heggade O D (2000), "Banker – Customer Relationship in India", Mohit Publications, New Delhi.

- Kaujalgi V B (1999), "Bank Automation in India – Transition to next millennium", Management review, Vol 11, pp 75 – 80.

- Lakshmi Kumar, D Malathy, L.S Ganesh (2011), "The diffusion of ATM technology in Indian Banking", Journal of Economic Studies, Vol 38, Iss 4, pp 483 - 500.

- Madhukar G Angoor, Rajan Nataraajan, John S Jahera Jr (1999), "Service quality in the banking industry: An assessment in a developing economy", International Journal of Bank Marketing, Vol 17, Iss 3, pp 116 – 125.

- Panigrahy D (2000), "Relationship Marketing: An Opportunity for Bankers in the next millennium", Proceedings of the International Conference on Delivering Service Quality – Managerial Challenges for the 21st Century , New Delhi , pp 85 – 91.

- Pathrose P P (2001), "Hi – Tech Banking – Prospects and Problem", IBA Bulletin, Vol 23, No 7.

- Rai Alok Kumar (2009), "Service Quality Gap Analysis in Indian Banks: An Empirical Study", Paradigm, Vol 13, No 2, pp 29 – 35.

- Selvan V and Chi Nanjappa (2010), "Customers' Awareness and Satisfaction about e – Banking: A Study with Reference to ICIC Bank, Gobichettipalayam Town", Prajanan, Vol 39, No 3, pp 217 – 227.

- Shastri R V (2001), "Technology for banks in India – Challenges", IBA Bulletin, Vol 23, No 3, pp 23 – 45.

- Singh S (2004), "An Appraisal of Customer Service of Public sector Banks", IBA Bulletin, Vol 26, No 8, pp 30 – 37.

- Singh Jaspal et al (2011), "Customer satisfaction and Universal Banks: An Empirical Study", International Journal of Commerce and Management", Vol 21, No 4, pp 327 – 347.

- Singhal Divya and Padhmanabhan V (2008), "A Study on Customer Perception towards Internet Banking: Identifying major contributing factors", The Journal of Nepalese Business Studies, Vol 5, No 1, pp 101 – 111.

- Sureshchandar G S, Chandrasekharan Rajendran, R N Anantharaman (2003), "Customer perceptions of Service quality in the Banking sector of a developing economy: A critical analysis", International Journal of Bank Marketing, Vol 21, Iss 5, pp 233 – 242.

- Thampy A and Madanmohan T R (1999), "Indian Overseas Bank: Customer Service Survey", Indian Institute of Management, Bangalore.

- Uppal R K (2006), "Indian Banking and Information Technology" , New Century Publications, New Delhi.

- Uppal R K (2008), "Customer Perception of E – Banking Services of Indian Banks: Some Survey Evidence", The Icfai Journal Of Bank Management, Vol 7, No 1 pp 63-78.

- Uppal R K (2012), “Transformation in Banks through e - delivery Channels – An Empirical study”, Asian Journal of Research in Banking and Finance, Vol 2, Iss 4, pp 1 – 29.

- Verghese M E and Ganesh C (2003), “Customer Service in Banks: An Empirical Study”, Vinimaya, Vol 34, No 2, pp 15 – 26.

- Venkadasala Moorthy A (2011), “Customer Service - A Study about the Present Practices and Challenges”, Bank Quest, Vol 82, No 4, pp 36 – 41.

- Vidya M (2012), “Customer Awareness and Satisfaction in Commercial banks with reference to Coimbatore District”, International Journal of Research in Commerce , Economics & Management, Vol 2, Iss 3, pp 38 – 43.

Annexure

1. Title of Research work – "Customers' Perception towards E-Banking Products / Services of select Public sector Banks : A study "

2. Name of Scholar – Smita. S. Shetty

3. Subject – Commerce

4. Registration No. – 4410213

5. Name of Guide – Dr. Mallanagouda.R. Patil

6. Designation – Vice Principal / Reader

7. Guide working place – Department of Commerce, DM's College of Arts , Science & Commerce, Mapusa, Goa – 403 507